

In re:  
Anna Zavaletta  
Debtor

Case No. 23-12822-RB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-6  
Date Rcvd: Oct 10, 2023

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

Recip ID	Recipient Name and Address
db	Anna Zavaletta, 28948 River Oaks Ln, Highland, CA 92346-6852
41585033	Sacred Heart Academy, 215 S Eureka St, Redlands, CA 92373-5112

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Oct 11 2023 09:50:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Oct 11 2023 09:50:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41585022	Email/Text: backoffice@affirm.com	Oct 11 2023 06:03:00	AFFIRM, 650 California St Fl 12, San Francisco, CA 94108-2716
41585023	EDI: CAPITALONE.COM	Oct 11 2023 09:50:00	CAPITAL ONE, PO Box 31293, Salt Lake Cty, UT 84131-0293
41585024	EDI: CITICORP.COM	Oct 11 2023 09:50:00	CITIBANK / BEST BUY, 50 Northwest Point Blvd, Elk Grove Vlg, IL 60007-1032
41585025	EDI: CITICORP.COM	Oct 11 2023 09:50:00	CITIBANK / MACYS, Po Box 8218, Mason, OH 45040-8218
41585026	EDI: CITICORP.COM	Oct 11 2023 09:50:00	CITICARDS, Po Box 6241, Sioux Falls, SD 57117-6241
41585027	Email/Text: bknotice@ercbpo.com	Oct 11 2023 06:03:00	ENHANCED RECOVERY COMPANY, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
41585028	EDI: CALTAX.COM	Oct 11 2023 09:50:00	FRANCHISE TAX BOARD, PERSONAL BANKRUPTCY MS A340, P.O. BOX 2952, SACRAMENTO, CA 95812-2952
41585029	EDI: IRS.COM	Oct 11 2023 09:50:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
41585030	Email/Text: nsm_bk_notices@mrcooper.com	Oct 11 2023 06:02:00	NATIONSTAR / MR COOPER, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
41585031	+ Email/Text: electronicbkydocs@nelnet.net	Oct 11 2023 06:03:00	NELNET / DEPT OF EDUCATION, 121 S 13th St, Lincoln, NE 68508-1922
41585032	EDI: PMSCOLLECTS.COM	Oct 11 2023 09:50:00	PROGRESSIVE MANAGEMENT SYSTEMS, 1521 W Cameron Ave Fl 1, West Covina, CA 91790-2738
41585034	+ Email/Text: bnc@nordstrom.com	Oct 11 2023 06:03:04	TD BANK / NORDSTROM, 13531 E Caley Ave, Englewood, CO 80111-6505

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Anna Zavaletta bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Lynda T. Bui (TR)	trustee.bui@shulmanbastian.com C115@ecfbis.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1

Anna Zavaletta

Social Security number or ITIN xxx-xx-9080

EIN -- --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court Central District of California

Case number: 6:23-bk-12822-RB

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anna Zavaletta

[include all names used by each debtor, including trade names, within  
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 10/10/23

**Dated:** 10/10/23

**By the court:** Magdalena Reyes Bordeaux  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**